

# **EXHIBIT A**

# YOUR BENEFITS IN RETIREMENT



**SUMMARY PLAN DESCRIPTION**  
For UAW Hourly Retirees and Eligible  
Survivors



# IN THE EVENT OF DEATH OR DISMEMBERMENT

For example, an employee who retired in 2003 with 30 years of participation, who had \$41,000 of Basic Life Insurance at age 65, would have the amount of insurance reduced by \$820 each month:

$$\$41,000 \times 2\% = \$820$$

and \$18,450 of continuing Basic Life Insurance remaining after all reductions

$$\$41,000 \times 1\frac{1}{2}\% \times 30 \text{ years} = \$18,450.$$

Years of participation which are accrued after age 65, and changes in pay rate after age 65, may be used in determining the amount of continuing Basic Life Insurance, depending on when you last worked.

The minimum amount of continuing life insurance, if otherwise eligible, is based on your last day worked with GM as set forth in the following chart.

## Minimum Amount of Continuing Life Insurance

If You Last Worked On or After	Minimum Amount of Continuing Life Insurance
November 15, 1993	\$5,000
October 1, 1990 but prior to November 15, 1993	\$4,500
November 1, 1987 but prior to October 1, 1990	\$3,500
If You Last Worked Prior to November 1, 1987	\$3,000

### Will I Be Notified of the Amount of My Continuing Basic Life Insurance?

Yes. When you reach age 65, you will be notified regarding the continuing Basic Life Insurance monthly reductions (as described above). An additional notice will be sent to you when your final amount of continuing Basic Life Insurance has been reached.

You should keep these notices with your insurance records.

### To Whom Is My Basic Life Insurance Payable?

Your Basic Life Insurance, and any Extra Accident Insurance that may be payable, is payable to the latest beneficiary (or beneficiaries) you have designated on a form approved by the life insurance carrier, provided the beneficiary (or beneficiaries) is alive at your death. If you are uncertain who your beneficiary is, you may wish to log on to [www.gmbenefits.com](http://www.gmbenefits.com) or contact the GM Benefits & Services Center at 1-800-489-4646. Select the Life Insurance prompt and you will be transferred to a MetLife Customer Service Associate. Additionally, you can call the MetLife line for the hearing/speech impaired at 1-888-688-2860.

Basic Life Insurance is payable, less any accelerated benefit payment you may have received, if you die from any cause.

# IN THE EVENT OF DEATH OR DISMEMBERMENT

**not enroll for or increase the amount of Optional Life Insurance and/or Dependent Life Insurance after you retire.**

If you were age 70 or older prior to October 1, 1999, your Optional Life Insurance and Dependent Life Insurance coverages were cancelled at age 70.

You may continue Personal Accident Insurance (maximum of \$150,000 or \$100,000 if your last day of work was prior to October 18, 1999) throughout your lifetime, whether or not Basic Life Insurance remains in force. **You may not enroll for or increase the amount of your Personal Accident Insurance coverage after you retire.**

You must contribute the full cost of Optional Life Insurance, Dependent Life Insurance and Personal Accident Insurance. The GM Benefits & Services Center can inform you of the current contribution rate for each applicable coverage. Rates are subject to change based on group experience. Your contributions may be deducted from your monthly pension check.

## Beneficiaries

Your Basic Life Insurance, Optional Life Insurance and Personal Accident Insurance benefits are payable to your designated beneficiary (or beneficiaries) in the event of your death. You are the beneficiary in the event of the death of your eligible dependents for Dependent Life Insurance and Personal Accident Insurance.

### May I Change My Beneficiary?

Yes. Unless prohibited by divorce decree, you may name anyone you wish as your beneficiary (or beneficiaries). You may change your beneficiary (or beneficiaries) at any time by accessing the Beneficiaries link at [www.gmbenefits.com](http://www.gmbenefits.com). This life insurance beneficiary application provides the capability for you to designate and submit your life insurance beneficiary online and receive immediate confirmation on its acceptance.

It is very important that you take the time to make sure your life insurance beneficiaries are up to date and reflect the people you desire to receive the proceeds for life insurance in the event of your death. This is especially important for those who have been divorced. It is critical that you update your beneficiary as a divorce decree does not change your beneficiary of record. You may still obtain a beneficiary designation form by contacting the GM Benefits & Services Center at 1-800-489-4646. Select the Life Insurance prompt and you will be transferred to a MetLife Customer Service Associate. Additionally, you can call the MetLife line for the hearing/speech impaired at 1-888-688-2860.

### What Should I Do if My Designated Beneficiary Dies?

You should immediately contact the GM Benefits & Services Center or log on to [www.gmbenefits.com](http://www.gmbenefits.com). If there is no beneficiary living at the time of your death, your life insurance may be paid in a manner other than that which you may have desired. This may result in legal and tax problems for your survivors.

If you are insured for Personal Accident Insurance and there is no beneficiary living at the time of your death, your Personal Accident Insurance will be paid to your beneficiary (or beneficiaries) for your Basic Life Insurance, if living. If the beneficiary (or beneficiaries) for your Basic Life Insurance is not living, your Personal Accident Insurance proceeds may be paid in a manner other than that which you desire.